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CENTRAL FAX CENTER****DEC 27 2006****FAX TRANSMISSION****DATE:** December 27, 2006**PTO IDENTIFIER:** Application Number 08/922,462 – Confirmation No. 1577
Patent Number**Inventor:** DeFrancesco**MESSAGE TO:** US Patent and Trademark Office**FAX NUMBER:** (571) 273-8300**FROM:** GOODWIN PROCTER LLP

Ira V. Heffan

PHONE: (617) 570-1000**Attorney Dkt. #:** DLT-002**PAGES (Including Cover Sheet):** 6**CONTENTS:** Transmittal Form (1 page);
Amendment and Response (3 pages);
Fax Transmission (1 page); and
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DEC 27 2006

TRANSMITTAL
FORM

Application Serial Number	08/922,462
Filing Date	09/03/1997
First Named Inventor	DeFrancesco
Group Art Unit	3628
Examiner Name	Nguyen, Nga B.
Attorney Docket No.	DLT-002
Patent No.	Not applicable
Issue Date	Not applicable

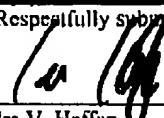
ENCLOSURES (check all that apply)

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Respectfully submitted,

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PTO/SB/97 (09-04)

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Application No. (if known): 08/922,482

Attorney Docket No.: DLT-002

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PATENT
Attorney Docket No. DLT-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: DeFrancesco
SERIAL NO.: 08/922,462 ART UNIT: 3628
FILING DATE: September 3, 1997 EXAMINER: Nguyen, Nga B.
TITLE: Automated Credit Application System

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

This paper is being submitted in response to the NOTICE OF DRAWING INCONSISTENCY WITH SPECIFICATION mailed from the U.S. Patent and Trademark Office on December 20, 2006, in connection with the patent application identified above. Please charge any related extension fees or other fees necessary for entry of this paper to Deposit Account No. 01-1700.

Please make the following amendments, without prejudice, and consider the following remarks:

Amendments to the Specification begin on page 2 of this paper;

Remarks begin on page 3 of this paper.